

## [Statistics](#)

Open submenu

### [Interest rates and exchange rates](#)

Open submenu

- [Search interest rates and exchange rates](#)
- [Search annual and monthly average exchange rates](#)
- [Search cross rates](#)
- [Historical exchange rates and discontinued currencies](#)
- [Policy rate, deposit and lending rate](#)
- [The reference rate \(pursuant to the Interest Act\)](#)

### [Retrieving interest rates and exchange rates via API](#)

Open submenu

- [FAQ – The API for interest rates and exchange rates](#)
- [Series for the API](#)
- [Old SOAP API](#)

### [Explanations – interest rates and exchange rates](#)

Open submenu

#### [Frequently asked questions about exchange rates](#)

Open submenu

- [FAQ on new publication time and new source for exchange rates](#)
  - [Currency codes](#)
  - [Riksbank rates](#)
- [Swedish market rates](#)

Open submenu

- [STIBOR](#)
- [International market rates](#)
- [Effective exchange rate index](#)

## [SWESTR](#)

Open submenu

- [Search SWESTR data](#)

### [Calculation method and transaction dataset](#)

Open submenu

- [Data source for SWESTR](#)
- [Report on the transaction dataset for SWESTR](#)
- [Process for the publication](#)
- [SWESTR average rates and index](#)

### [Governance](#)

Open submenu

- [Oversight](#)
- [The Riksbank's role as administrator of SWESTR](#)

### [For reporting agencies](#)

Open submenu

- [FAQs about reporting](#)
- [Conditions for the use and re-publication of SWESTR](#)
- [Collecting SWESTR via API](#)
- [SWESTR Advisory Group](#)
- [Test period](#)
- [Historical estimates](#)
- [Survey](#)
- [Background](#)

## [Financial Market Statistics](#)

Open submenu

- [List of Swedish Monetary Financial Institutions](#)
- [Balance of payments statistics](#)
- [Securities statistics](#)

### [Turnover statistics](#)

Open submenu

- [Money and Bond Markets](#)

- [FX Market](#)

#### [SELMA](#)

Open submenu

- [Questions and answers](#)

#### [Statistics on payments, banknotes and coins](#)

Open submenu

- [Statistics on payments](#)
- [Payment habits of Swedish people](#)
- [Statistics on banknotes and coins](#)
- [Statistics on payments in RIX-RTGS](#)

#### [Riksbank's balance sheet](#)

Open submenu

- [The Riksbank's assets and liabilities, the Weekly Report](#)
- [Official reserve assets \(weekly report\)](#)
- [International Reserve and Foreign Currency Liquidity](#)
- [The Riksbank's accounting principles](#)
- [The framework for the Riksbank's equity in the new Sveriges Riksbank Act](#)
- [Q&A - The Riksbank's income statement and balance sheet](#)
- [Published about the Riksbank's balance sheet](#)
- [Why the Riksbank is requesting SEK 43.7 billion as a capital injection](#)

#### [Macro indicators and forecasts](#)

Open submenu

##### [Forecasts and outcomes](#)

Open submenu

- [Retrieving forecasts and outcomes via API](#)
- [Underlying inflation](#)
- [Resource utilisation indicator](#)
- [CPIF sub-groups](#)
- [Statistics portals at other authorities](#)
- [Historical Monetary Statistics of Sweden](#)

#### [International banking statistics](#)

Open submenu

- [Swedish banking groups](#)
- [Swedish banking sector](#)
- [More information](#)
- [For reporting agents](#)

#### [Payments & cash](#)

Close submenu

##### [Payments Report](#)

Open submenu

##### [Payments Report 2024](#)

Open submenu

##### [Trends in the payments market](#)

Open submenu

- [Payment habits in Sweden](#)
- [Cash is rarely used and the supply of cash services is decreasing](#)
- [Transfers abroad are perceived as safe but expensive](#)
- [The digitalisation of payments is a global trend](#)

##### [Safety, efficiency and accessibility](#)

Open submenu

- [Are payments in Sweden safe?](#)
- [Are payments in Sweden efficient?](#)
- [Are payments in Sweden accessible?](#)

##### [The Riksbank's work and policy](#)

Open submenu

- [Everyone must be able to pay](#)
- [Payments should work even in crisis and war](#)
- [Modernisation of the payment infrastructure necessary](#)
- [More measures needed to protect cash](#)

- [Work on the e-krona continues](#)

## [Payments Report 2022](#)

Open submenu

### [Trends on the payment market](#)

Open submenu

- [In Sweden, we prefer to pay digitally](#)
- [Paying by mobile phone is popular](#)
- [Payments in stores are rarely made in cash](#)
- [Difficult for many to pay digitally](#)
- [One in ten sends money abroad](#)

### [Safety and efficiency](#)

Open submenu

- [Are payments in Sweden safe?](#)
- [Are payments in Sweden efficient?](#)

### [The Riksbank's work and policy](#)

Open submenu

- [The Riksbank is modernising its systems](#)
- [The Riksbank gets clearer responsibility for cash](#)
- [The Riksbank is making preparations for a possible e-krona](#)
- [The Riksbank is working to improve cross-border payments](#)
- [The Riksbank contributes to increased resilience](#)

## [Payments Report 2021](#)

Open submenu

### [1. Trends on the payment market](#)

Open submenu

- [Pandemic hastening development towards digital payments](#)
- [New opportunities and challenges with money in new forms](#)
- [International harmonisation affects Sweden](#)

### [2. Safety and efficiency](#)

Open submenu

- [Are payments in Sweden safe?](#)
- [Are payments efficient?](#)

### [3. The Riksbank's work and policy](#)

Open submenu

- [RIX further developed to meet future needs](#)
- [The position of cash as legal tender needs strengthening](#)
- [Test of technical solution for an e-krona](#)
- [The Riksbank is actively participating in the international cooperation](#)
- [Glossary](#)

## [Payments in Sweden 2020](#)

Open submenu

### [1. The payment market is being digitalised](#)

Open submenu

- [The coronavirus pandemic has affected how people in Sweden and abroad are making payments](#)
- [Many people make payments by mobile, for example with Swish](#)
- [Cash is losing ground](#)
- [Cash free – not problem-free](#)
- [Why are people in Sweden no longer using cash?](#)

### [2. Swedish payments are secure and efficient](#)

Open submenu

- [Are payments in Sweden secure?](#)
- [Are payments in Sweden efficient?](#)
- [Fintech brings new solutions for the payment market](#)
- [International payments need to be improved](#)

### [3. The Riksbank is adapting to a changing world](#)

Open submenu

- [Swedish banknotes and coins – the Riksbank's new responsibility for cash handling](#)
- [Payments in crisis situations and under heightened alert](#)
- [Swedish payments to be integrated internationally](#)

- [Digital money – the Riksbank's e-krona pilot](#)
- [International cooperation on central bank digital currency](#)

## [Payments in Sweden 2019](#)

Open submenu

### [The payment market is being digitalised](#)

Open submenu

- [Key drivers and trends](#)
- [Cash use in constant decline](#)
- [More common to pay by mobile phone app \(Swish\)](#)
- [Card payments still dominate](#)
- [Cryptocurrencies are not normal money](#)

### [Swedish payments are secure and efficient](#)

Open submenu

- [Security in Sweden is high from an international perspective](#)
- [Digitalisation makes payments more efficient](#)
- [International payments need to be streamlined](#)

### [The Riksbank is adapting to the digital world](#)

Open submenu

- [Rapid payments require innovation](#)
- [Digital cash: the e-krona project](#)
- [The Riksbank intends to use TIPS](#)
- [Government inquiry into the digital payment market](#)
- [Strengthened preparedness in the financial sector](#)

## [The Riksbank's responsibility for payments](#)

Open submenu

- [Payments Inquiry – the state's role in the payment market](#)
- [Responsibility for civil preparedness for payments](#)
- [The retail payments council](#)
- [Infrastructure Council for Payments and Securities](#)
- [The Cash Handling Advisory Board](#)
- [Payments and sustainability](#)

## [What is money?](#)

Open submenu

- [How much money is there in the economy?](#)

## [How payments work](#)

Open submenu

- [The flows of cash](#)

## [Notes & coins](#)

Open submenu

### [Notes](#)

Open submenu

#### [Valid banknotes](#)

Open submenu

- [20-krona banknote](#)
- [50-krona banknote](#)
- [100-krona banknote](#)
- [200-krona banknote](#)
- [500-krona banknote](#)
- [1000-krona banknote](#)

#### [Invalid banknotes](#)

Open submenu

- [Banknotes that became invalid prior to 2016](#)
- [Invalid 20-krona banknote](#)
- [Invalid 50-krona banknote](#)
- [Invalid 100-krona banknote](#)
- [Invalid 500-krona banknote](#)
- [Invalid 1000-krona banknote](#)
- [Security features](#)
- [Redeeming invalid banknotes](#)

- [Redeeming damaged and discoloured banknotes](#)
- [Security ink dyed banknotes](#)
- [Design of the banknotes](#)

#### [Coins](#)

Open submenu

##### [Valid coins](#)

Open submenu

- [1-krona coin](#)
- [2-krona coin](#)
- [5-krona coin](#)
- [10-krona coin](#)

##### [Invalid coins](#)

Open submenu

- [Invalid 1-krona coin](#)
- [Invalid 2-krona coin](#)
- [Invalid 5-krona coin](#)

##### [Commemorative coins](#)

Open submenu

- [Redeeming commemorative coins](#)

- [Copying and advertising](#)
- [Obligation for major banks to provide certain cash services](#)
- [Banknote and coin changeover 2015-2017](#)
- [Questions and answers](#)

#### [The RIX payment system](#)

Open submenu

##### [Participating in RIX](#)

Open submenu

- [Participants in RIX](#)
- [How to become a RIX participant](#)
- [Price list](#)

##### [Collateral for credit from the Riksbank](#)

Open submenu

- [Eligible assets](#)
- [Application for approval of securities](#)

##### [Conditions and instructions](#)

Open submenu

- [Instructions and system documentation RIX-RTGS](#)
- [Instructions and system documentation RIX-INST](#)
- [Statistics on payments](#)

##### [Ongoing studies and projects](#)

Open submenu

- [ISO 20022](#)
- [Study of instant cross-currency payments](#)
- [Study of the Riksbank's future settlement service](#)
- [Processing of personal data](#)

#### [E-krona](#)

Open submenu

- [E-krona reports](#)
- [Published about e-krona](#)
- [False information regarding the sale of e-kronas](#)
- [The e-krona pilot – test of technical solution for the e-krona](#)
- [Dialogue forum on the e-krona](#)
- [Digital central bank money internationally](#)
- [Difference between e-krona and crypto-assets](#)

#### [Monetary policy](#)

Open submenu

##### [Monetary policy decisions](#)

Open submenu

- [Monetary Policy Reports and Updates](#)

- [Monetary policy decision documents](#)
- [In-depth analysis in the Monetary Policy Reports](#)
- [Minutes of the Executive Board's monetary policy meetings](#)

#### [The inflation target](#)

Open submenu

- [What is inflation?](#)
- [How is inflation measured?](#)
- [History of the inflation target](#)
- [Current inflation rate](#)

#### [What is monetary policy?](#)

Open submenu

- [What is the policy rate?](#)
- [What is the policy rate forecast?](#)
- [How monetary policy affects inflation](#)
- [The importance of international developments for monetary policy](#)
- [Evaluation of monetary policy](#)
- [Complementary monetary policy measures](#)

#### [The path to a monetary policy decision](#)

Open submenu

- [Voting by the Executive Board](#)
- [The Riksbank makes forecasts](#)
- [How a monetary policy decision is implemented](#)
- [Monetary policy and sustainability](#)

#### [Financial stability](#)

Open submenu

##### [The Riksbank's responsibility with regard to financial stability](#)

Open submenu

##### [Preventing financial crises](#)

Open submenu

- [Collecting information](#)
- [Continuous analysis and monitoring](#)
- [Communication to contribute to the stability and efficiency of the financial system](#)
- [Financial regulations](#)

##### [The Riksbank's work on cyber risks](#)

Open submenu

- [TIBER-SE](#)

##### [Managing a financial crisis](#)

Open submenu

##### [General liquidity support](#)

Open submenu

- [Offering credits](#)
- [Entering into repurchasing agreements](#)
- [Buying and selling financial instruments](#)
- [Emergency liquidity assistance](#)
- [Financial stability and sustainability](#)

#### [Financial Stability Report](#)

Open submenu

- [Articles in the Financial Stability Report](#)

#### [The financial system](#)

Open submenu

##### [The financial infrastructure](#)

Open submenu

- [Oversight of the financial infrastructure](#)
- [Systems in the financial infrastructure](#)
- [Harmonisation of the financial infrastructure](#)
- [The banking system](#)
- [Financial Stability Council](#)

#### [Markets](#)

Open submenu

- [The role of the Riksbank in financial markets](#)

- [Riksbank rates](#)

#### [Operational framework for the implementation of monetary policy](#)

Open submenu

- [Monetary policy instruments](#)

##### [Counterparties](#)

Open submenu

- [Monetary policy counterparties](#)
- [How to become a monetary policy counterparty](#)
- [Conditions and instructions](#)
- [Reporting](#)
- [Counterparties in Foreign Exchange Transactions](#)
- [Counterparties with Access to Special Facilities for Central Counterparties \(CCP\)](#)

##### [Collateral](#)

Open submenu

- [Eligible assets](#)
- [Application for approval of securities](#)

#### [Market operations](#)

Open submenu

##### [Riksbank Certificates](#)

Open submenu

- [Auction terms](#)
- [Auction results](#)
- [Historical data - Riksbank Certificates](#)

##### [Sale of government bonds](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)
- [Auction calendar](#)
- [Monetary policy repos - historical data](#)

#### [Securities holdings in SEK](#)

Open submenu

##### [Corporate bonds](#)

Open submenu

- [Holdings of corporate bonds - per bond](#)
- [List of transactions for corporate bonds](#)
- [Carbon footprint of the holdings of corporate bonds](#)

##### [Municipal bonds](#)

Open submenu

- [Holdings of municipal bonds - per obligation](#)
- [List of transactions for municipal bonds](#)

##### [Government bonds](#)

Open submenu

- [Holdings of government bonds - per bond](#)
- [List of transactions for government bonds](#)

##### [Treasury bills](#)

Open submenu

- [Holdings of treasury bills - per bill](#)
- [List of transactions for treasury bills](#)

##### [Covered bonds](#)

Open submenu

- [Holdings of covered bonds - per bond](#)
- [List of transactions for purchases of covered bonds](#)

#### [Measures in response to financial turmoil](#)

Open submenu

##### [The Riksbank's measures in connection with the corona pandemic](#)

Open submenu

- [Published about the Riksbank and the coronavirus pandemic](#)
- [Frequently Asked Questions about the Riksbank's measures](#)

Open submenu

- [FAQs on funding for lending programmes](#)
  - [FAQ about purchases of securities during the corona pandemic](#)
  - [FAQs about loans in US dollars](#)
  - [FAQs about increased access to liquidity in Swedish kronor](#)
- [Purchases of government bonds during the coronavirus pandemic](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)

[Purchases of covered bonds during the coronavirus pandemic](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)

[Purchases of corporate bonds during the coronavirus pandemic](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)
- [Weekly purchases](#)

[Purchases of municipal bonds during the coronavirus pandemic](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)

[Purchases of commercial paper during the coronavirus pandemic](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)
- [Holdings of commercial papers - per paper](#)
- [List of transactions for commercial papers](#)

[Purchases of treasury bills during the coronavirus pandemic](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)

[Monthly market operations at longer maturities in kronor](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)

[Loans in US dollars](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)

[Funding to banks to support corporate lending](#)

Open submenu

- [Auction announcements](#)
- [Auction results](#)
- [Temporary monetary policy counterparties](#)

- [The financial crisis 2007-2010](#)

[Riksbank's balance sheet](#)

Open submenu

- [The Riksbank's assets and liabilities, the Weekly Report](#)
- [Official reserve assets \(weekly report\)](#)
- [International Reserve and Foreign Currency Liquidity](#)
- [The Riksbank's accounting principles](#)
- [The framework for the Riksbank's equity in the new Sveriges Riksbank Act](#)
- [Q&A - The Riksbank's income statement and balance sheet](#)
- [Published about the Riksbank's balance sheet](#)

[The gold and foreign currency reserve](#)

Open submenu

- [The gold reserve](#)
- [The foreign currency reserve](#)



Open submenu

- [Carbon footprint of the Riksbank's foreign exchange reserves](#)
- [Hedging of foreign exchange reserves](#)
- [Asset management and sustainability](#)
- [Scandinavian Foreign Exchange Committee](#)

Open submenu

- [Foreign Exchange Global Code](#)

## [Press & published](#)

Open submenu

### [Notices and Press releases](#)

Open submenu

- [Debate articles](#)
- [News about financial stability](#)
- [News about monetary policy](#)
- [News about payments and cash](#)
- [News about the Riksbank](#)
- [News about markets](#)
- [Speeches and presentations](#)
- [Riksbanken Play](#)

### [Publications](#)

Open submenu

- [Account of monetary policy](#)
- [Annual Report](#)
- [Brochures about the Riksbank](#)
- [Climate Report](#)
- [Economic Commentaries](#)
- [Economic Review](#)

Open submenu

- [Articles in the Economic Review](#)
- [E-krona reports](#)
- [Financial markets survey](#)
- [Financial Stability Report](#)

### [Monetary Policy Reports and Updates](#)

Open submenu

- [Articles in the Monetary Policy Reports](#)

### [Other former publications](#)

Open submenu

- [EMU-related information](#)
- [Financial Infrastructure Report](#)
- [Monetary policy in Sweden](#)
- [The Riksbank and Financial stability](#)
- [Brochures on notes & coins](#)
- [Statistical Yearbook](#)
- [Risk Survey](#)
- [Payments Report](#)
- [Riksbank studies](#)
- [Staff memos](#)
- [Statute book](#)
- [The Riksbank's Business Survey](#)
- [The Swedish Financial Market](#)

### [Working paper Series](#)

Open submenu

- [Occasional Paper Series](#)

- [Minutes of the Executive Board's monetary policy meetings](#)

- [Conferences](#)

## [Press Contact](#)

Open submenu

### [Press photos](#)

Open submenu

- [Members of the Executive Board](#)
- [Heads of Departments](#)
- [Banknotes](#)
- [Printing](#)
- [Coins](#)
- [Coinage](#)
- [Riksbank building](#)

#### [Consultations responses](#)

Open submenu

- [The Riksbank's domestic consultation responses](#)
- [The Riksbank's international consultation responses](#)
- [General Council consultation responses](#)
- [Other consultations responses](#)

#### [Calendar](#)

Open submenu

- [Calendar 2024](#)
- [Holidays 2024](#)

- [Subscribe to mailshots](#)

#### [About the Riksbank](#)

Open submenu

#### [Tasks and operations](#)

Open submenu

##### [Research](#)

Open submenu

- [About us](#)
- [Economists at the Research Division](#)
- [Economists in other divisions](#)
- [Visiting Scholars](#)
- [Internships for PhD students](#)

##### [Research publications](#)

Open submenu

- [Journal articles](#)
- [Research Seminars](#)
- [Conferences](#)
- [Research news](#)
- [Economics prize](#)

##### [Historical Monetary Statistics of Sweden](#)

Open submenu

- [Volume I: Exchange Rates, Prices, and Wages, 1277-2008](#)
- [Volume II: House Prices, Stock Returns, National Accounts, and the Riksbank Balance Sheet, 1620–2012](#)
- [Volume III: Banking, Bonds, National Wealth, and Stockholm House Prices, 1420–2020](#)

#### [International work](#)

Open submenu

- [ECBS](#)
- [ESRB](#)
- [Other EU cooperation](#)

##### [IMF](#)

Open submenu

- [IMF's analysis of cross-border money laundering threats and vulnerabilities](#)
- [BIS](#)

##### [BIS Innovation Hub Nordic Centre](#)

Open submenu

- [Inauguration](#)
- [OECD](#)
- [International cooperation for expert assistance](#)

- [Preparedness](#)

#### [Sustainability](#)

Open submenu

##### [Climate Report](#)

Open submenu

- [The Riksbank's Climate Report 2023](#)
- [The Riksbanks Climate Report 2021](#)
- [Published on sustainability](#)
- [Sustainability in internal work](#)
- [Monetary policy and sustainability](#)
- [Financial stability and sustainability](#)
- [Payments and sustainability](#)
- [Asset management and sustainability](#)

- [Procurement](#)

[How the Riksbank is governed](#)

Open submenu

- [The Instrument of Government](#)
- [The Sveriges Riksbank Act](#)

Open submenu

- [Background - new Sveriges Riksbank Act](#)
- [Instructions](#)
- [The Rules of Procedure of the General Council](#)
- [Internal regulatory framework](#)

Open submenu

- [Strategic Plan](#)
- [Policies](#)

Open submenu

- [Communication policy](#)
- [Financial risk and investment policy and underlying regulations](#)
- [Policy for correspondent accounts in Swedish krona with the Riksbank](#)
- [Policy for governance and follow-up of RIX](#)
- [Policy for pricing of Emergency Liquidity Assistance](#)
- [Policy for the Riksbank's operational framework for the implementation of monetary policy](#)
- [Policy for the Riksbank's work to prevent money laundering](#)
- [Policy for transaction-based reference rate, SWESTR](#)
- [The Riksbank's Code of Ethics](#)

[Organisation](#)

Open submenu

- [The Executive Board](#)
- [The General Council](#)
- [Departments](#)
- [The Riksbank's Statute Book](#)
- [Why you should join us](#)

Open submenu

- [Current vacancies](#)
- [How do I apply for a job at the Riksbank?](#)
- [Degree project at the Riksbank](#)
- [The Riksbank as a workplace](#)
- [Benefits](#)
- [Information for those who have been offered a position with us](#)

[History](#)

Open submenu

- [Historical timeline](#)
- [The Riksbank's 350th anniversary](#)

Open submenu

[Anniversary conference](#)

Open submenu

- [Films from the anniversary conference](#)
- [Commemorative book](#)
- [The publication "Sveriges Riksbank – a 350-year journey"](#)
- [Stamps](#)

[The building](#)

Open submenu

- [The architecture](#)
- [The architect Peter Celsing](#)
- [Former Governors of the Riksbank](#)
- [Former Chairmans of the General Council](#)
- [Money and power – the history of Sveriges Riksbank](#)
- [The Riksbank archives](#)
- [Processing of personal data](#)
- [About the website](#)
- Open submenu
  - [Cookies at riksbank.se](#)
  - [Accessibility report](#)
  - [Open data – information available for re-use](#)
- [Use of the Riksbank's name and logo](#)
- [Contact](#)
- Open submenu
  - [Whistleblowing](#)
- [På svenska](#)

[To submenu navigation](#)

- Search Search
- [På svenska](#)

Search

Search

Payments in Sweden 2020

## 1. The payment market is being digitalised

- [Start Start](#)
- [Payments & cash Payments & cash](#)
- [Payments Report ...](#)
- [Payments in Sweden 2020 ...](#)
- [1. The payment market is being digitalised 1. The payment market is...](#)
- Cash is losing ground Cash is losing ground

Payments in Sweden 2020 [Download PDF](#)

[1. The payment market is being digitalised](#)

## Cash is losing ground

People in Sweden pay less and less often in cash. In ten years, the proportion paying with cash has fallen from around 40 per cent to less than 10 per cent. Cash is now mostly used for small payments and primarily by older people.

Published: 29 October 2020

### Cash used to a lesser extent

Percentage of people paying in cash for their last purchase.

Figure: Cash used to a lesser extent

The diagram shows that the percentage paying in cash for their last purchase has decreased from 39 to 9 per cent between 2010 and 2020. Download the data from the diagram by clicking on the arrow to the right, above the diagram. Source: The Riksbank

+ Read the full article

Close menu Close menu

- [Start](#)
- [Payments in Sweden 2020](#)
- [1. The payment market is being digitalised](#)

Open submenu

[The coronavirus pandemic has affected how people in Sweden and abroad are making payments](#)

Open submenu

- [Payments have continued to function well during the coronavirus pandemic](#)
- [Payment behaviour in Sweden has been affected](#)

- [Increased focus on central bank digital currency](#)

[Many people make payments by mobile, for example with Swish](#)

Open submenu

- [Changed Swish habits during the pandemic](#)
- [Electronic commerce is becoming increasingly common](#)
- [New ways of using Swish](#)
- [Google Pay, Samsung Pay, Apple Pay and cryptocurrencies such as Bitcoin are also being used now](#)

[Cash is losing ground](#)

Open submenu

- [The use of cash is declining](#)
- [Credit cards are now also more common than cash](#)

[Cash free – not problem-free](#)

Open submenu

- [Some groups can find it difficult to pay without cash](#)
- [Without cash, vulnerability to interruptions in the electricity network and Internet increases](#)
- [Other problems can also arise](#)
- [Initiatives to help vulnerable groups](#)

[Why are people in Sweden no longer using cash?](#)

Open submenu

- [Cash is disappearing faster in Sweden than in other countries](#)
- [Measures against tax evasion and the banknote and coin changeover may have contributed](#)

## [2. Swedish payments are secure and efficient](#)

Open submenu

[Are payments in Sweden secure?](#)

Open submenu

- [Money and the institutions handling payments must be secure](#)
- [Few disruptions in important systems](#)
- [More counterfeit banknotes](#)
- [The risk of card fraud in shops in Sweden is low](#)
- [Swish fraud occurs](#)
- [Increased vulnerability when many are using the same network](#)

[Are payments in Sweden efficient?](#)

Open submenu

- [All payments presuppose an underlying infrastructure](#)
- [Paying by mobile or card is cheaper than using cash](#)
- [Some competition problems on the payment market](#)
- [The coronavirus pandemic is putting pressure on cash distribution](#)
- [Important to maintain non-digital means of payment](#)

[Fintech brings new solutions for the payment market](#)

Open submenu

- [Fintech solutions can make payments more efficient](#)
- [The authorities are working to promote innovation](#)

[International payments need to be improved](#)

Open submenu

- [Card payments function smoothly](#)
- [Payments between accounts work less well into many currencies](#)
- [It is expensive if the recipient wants cash](#)

## [3. The Riksbank is adapting to a changing world](#)

Open submenu

[Swedish banknotes and coins – the Riksbank's new responsibility for cash handling](#)

Open submenu

- [The Riksbank will presumably have greater responsibility for cash](#)
- [Dialogue on future cash handling](#)
- [The banks too will have a broader responsibility](#)

[Payments in crisis situations and under heightened alert](#)

Open submenu

- [The Riksbank must maintain essential services](#)
- [Payments in peacetime crisis situations and heightened alert](#)
- [Sector responsibility for the financial sector](#)

[Swedish payments to be integrated internationally](#)

Open submenu

- [New solution for instant payments in kronor](#)
- [Cooperation with the ECB for instant cross-currency payments](#)
- [International work on instant payments](#)
- [ISO20022 – a new, shared 'language' for payments](#)

[Digital money – the Riksbank's e-krona pilot](#)

Open submenu

- [E-krona – a digital complement to cash](#)
- [The Riksbank is testing a technical solution for the e-krona](#)

[International cooperation on central bank digital currency](#)

Open submenu

- [Several countries have started work on central bank digital currency](#)
- [The coronavirus pandemic is accelerating work](#)

- [Start Start](#)
- [Payments & cash Payments & cash](#)
- [Payments Report ...](#)
- [Payments in Sweden 2020 ...](#)
- [1. The payment market is being digitalised 1. The payment market is...](#)
- [Cash is losing ground Cash is losing ground](#)

[To top navigation](#)

## SVERIGES RIKSBANK

– for a strong and secure economy

**Postal address:** SE-103 37 Stockholm

**Visiting address:** Brunkebergstorg 11

**Billing address:** *Electronic billing* via PEPPOL BIS Billing 3: Lev-id 0007:2021002684, operatör Opus Capita

**Organization number:** 202100-2684

**Telephone:** +46 8 787 00 00

**E-mail:** [registratorn@riksbank.se](mailto:registratorn@riksbank.se)

- [Contact](#)

The Riksbank is Sweden's central bank. We ensure that money retains its value and that payments can be made safely and efficiently. We also issue banknotes and coins.

- [Questions & answers - Open in new window](#)
- [The Riksbank's web archive - Open in new window](#)
- [Press Contact](#)
- [Integrity policy](#)
- [Use of the Riksbank's name and logo](#)
- [Accessibility report](#)
- [Whistleblowing](#)

[Share on: Twitter - Open in new window](#)

[Share on: LinkedIn - Open in new window](#)

[Share on: YouTube - Open in new window](#)

[Share on: Facebook - Open in new window](#)

[Share on: RSS - Open in new window](#)

## This website uses cookies

At riksbank.se, we use cookies. Some cookies are necessary for the proper functioning of the site and using riksbank.se means that you accept these. In addition, we want to use cookies to collect statistics so that we can improve the site and provide our visitors with the best experience possible, and, for this, we need your consent. By clicking "Yes, I accept", you agree to our use of statistical cookies. You can change your mind at any time and revoke your consent.

[Read more about cookies and manage your settings](#) No, I do not accept Yes, I accept